

WATER

WATER!!

RICE LIST.

Soft, Cello, 25c, 35c, 50c, 60c per Cask.
Cello, 15c, 20c, 25c per Cask.
; House Unions, Etc., &c.
Water, is 6d each.

U AND CO., Rubber Merchants.

ONLY ADDRESS, 270 GEORGE-STREET, SYDNEY.

Stock Shares, and Money.

WE NEVER REFUSE

AN ADVANCE OF MONEY to any responsible person
on all Classes of Security.

AUSTRALIAN EQUITABLE INVESTMENTS
COMPANY, Limited,

formerly
HENRY TAIT and COMPANY, Limited

40 Elizabeth-street only,
between King and Hunter streets.

NOTE. NOTE. NOTE.

This is the Best Place to Borrow Money in Sydney
Lowest Interest.

A LADY ADVANCES MONEY

PRIVATELY, FROM £5 TO £200, ON FURNITURE,
DEEDS, P.I.O. NOTES, OR ANY BROADBANK
SECURITY, AT POSITIVELY THE VERY LOWEST
INTEREST EVER CHARGED IN SYDNEY.

NO FEES OR FINES.

Mrs. RALPH, 256 Pitt-street, corner of Bathurst-st.

OVER MARSHALL, CHEMIST,
Town Hall,
Sydney, 9th November, 1901.
CITY OF SYDNEY MUNICIPAL LOAN ACT, 1901.

TENDERS will be received up to 1 p.m., on THURSDAY the 25th NOVEMBER, 1901, for the Purchase of the worth of the MUNICIPAL COUNCIL OF SYDNEY, 10 MILLIENS TREASURES to the authority of the City of Sydney Municipal Loan Act of 1901, which provides that for the purpose of liquidating the Council's debts with the Union Bank of Australia, Limited, and for the purpose of carrying out the works, the raising of an amount of £100,000 is hereby authorised.

Such debentures to the amount mentioned above, £100,000, will have a currency of twenty-five years, and be redeemable at the rate of 4 per centum per annum, payable half-yearly.

December, 1901.

A cash deposit of 10 per cent. on the face value of debentures tendered for must be lodged with the Treasurer on or before the date specified on the tender, and the balance of accepted tenders will be payable within three days of date of allotment.

Debentures will be issued of the denominations of £5 or multiple thereof, and where the tender sum will be divided values applied for by successful tenderers, but the Com. does not guarantee a division of values to tenderers.

Forms of Tender and all particulars can be obtained from the City Engineer, or from the undersigned.

Tenders to be addressed to the undersigned and sent "Tender for Municipal Council of Sydney Debentures."

The highest or any tender not necessarily accepted.

JOHN W. BARNES,
Acting Town Clerk.

STRICTLY PRIVATE

ADVANCES
ON ANY REASONABLE SECURITY,
AT THE OLD-ESTABLISHED OFFICE,
115-120 MARKET-STREET, corner Castle Street,
STARTLING REDUCTIONS IN INTEREST.

Absolutely no Fees or Fines.
Daily, 9 to 5. Saturday evenings, 6 to 9
ARTHUR ELWYN.

WE ADVANCE MONEY
UPON ALL CLASSES OF SECURITY.
LOWEST INTEREST—EASY TERMS.
N.S.W. MONT DE PIETE COY., Ltd.
SEVENTY-FOUR CASTLEREAGH STREET, N.
EUSTACE BENNETT, General Manager.
This Company was formed to suppress usury.

A **UNITED LIVES ASSURANCE CO. LTD.**
Established 1869.

FOR LIFE ASSURANCE ON THE MUTUAL PRINCIPLE.

HAS MONEY TO LEND

on security of Freehold or Leasehold City or Suburban Property,

or on Freehold and C.P. (combined) Pastoral and Agricultural Land,

at LOWEST CURRENT RATES OF INTEREST.

Our new Mortgage Deed contains a condition allowing borrowers the privilege of repaying up to 25 per cent. of the sum advanced.

Head Office - 92 Pitt-street, Sydney.

ONLY TO LEND - Money to Lend for 3 or 5 years on mortgage of freehold in city and suburbs, at rates of 4, 5 and 6 per cent. Also, on mortgages of leasehold, and other properties, at rates from 4.50 to 20.00, at 4 to 6 per cent. Persons desiring to purchase country properties, Government securities, or to invest in any other way, may apply to the undersigned, who will be pleased to advise them. Advances made under Colonial and Foreign will be at 4 per cent., or if desired the interest will be purchased direct in Sydney. Loans upon English securities can be obtained by London at rates of 4 to 6 per cent.

HARRY C. HARRISON,
12 Melbourne Chambers, 90 Pitt-street.

[illegible]

E. H. CALLAN *Role Managers and Operators*
316 GRAND STREET, NINEVEY COR. FRANKLIN,
make immediate advances on all kinds of securities on
15-cent per cent. Note. Accounts payable, etc., on
10-cent per cent. Note. *Conceivable capital in*
I turned to make IMMEDIATE CASH ADVANCE on all
LOW RATE OF INTEREST ON DEBTS, FURNITURE,
AND OTHER NECESSITIES, without a CENT ADVANCE
BILL OF SALE. COMMUNICATIONS TO **MR. E. H. CALLAN**,
Confidence, Box 30, 414 CENTRAL.

WHY pay exorbitant interest when you can get
a LOAN for no more than 2-cent, &c., from 214
wants, pay clearance being 22 for every 24 advanced, repay-
able in 12 months, 80 per cent. for 12 months, 100 per cent.
for 18 months, 120 per cent. for 24 months, 140 per cent.
for 36 months, 160 per cent. for 48 months, 180 per cent.
for 60 months, 200 per cent. for 72 months, 220 per cent.
for 84 months, 240 per cent. for 96 months, 260 per cent.
for 108 months, 280 per cent. for 120 months, 300 per cent.
for 132 months, 320 per cent. for 144 months, 340 per cent.
for 156 months, 360 per cent. for 168 months, 380 per cent.
for 180 months, 400 per cent. for 192 months, 420 per cent.
for 204 months, 440 per cent. for 216 months, 460 per cent.
for 228 months, 480 per cent. for 240 months, 500 per cent.
for 252 months, 520 per cent. for 264 months, 540 per cent.
for 276 months, 560 per cent. for 288 months, 580 per cent.
for 300 months, 600 per cent. for 312 months, 620 per cent.
for 324 months, 640 per cent. for 336 months, 660 per cent.
for 348 months, 680 per cent. for 360 months, 700 per cent.
for 372 months, 720 per cent. for 384 months, 740 per cent.
for 396 months, 760 per cent. for 408 months, 780 per cent.
for 420 months, 800 per cent. for 432 months, 820 per cent.
for 444 months, 840 per cent. for 456 months, 860 per cent.
for 468 months, 880 per cent. for 480 months, 900 per cent.
for 492 months, 920 per cent. for 504 months, 940 per cent.
for 516 months, 960 per cent. for 528 months, 980 per cent.
for 540 months, 1000 per cent. for 552 months, 1020 per cent.
for 564 months, 1040 per cent. for 576 months, 1060 per cent.
for 588 months, 1080 per cent. for 600 months, 1100 per cent.
for 612 months, 1120 per cent. for 624 months, 1140 per cent.
for 636 months, 1160 per cent. for 648 months, 1180 per cent.
for 660 months, 1200 per cent. for 672 months, 1220 per cent.
for 684 months, 1240 per cent. for 696 months, 1260 per cent.
for 708 months, 1280 per cent. for 720 months, 1300 per cent.
for 732 months, 1320 per cent. for 744 months, 1340 per cent.
for 756 months, 1360 per cent. for 768 months, 1380 per cent.
for 780 months, 1400 per cent. for 792 months, 1420 per cent.
for 804 months, 1440 per cent. for 816 months, 1460 per cent.
for 828 months, 1480 per cent. for 840 months, 1500 per cent.
for 852 months, 1520 per cent. for 864 months, 1540 per cent.
for 876 months, 1560 per cent. for 888 months, 1580 per cent.
for 900 months, 1600 per cent. for 912 months, 1620 per cent.
for 924 months, 1640 per cent. for 936 months, 1660 per cent.
for 948 months, 1680 per cent. for 960 months, 1700 per cent.
for 972 months, 1720 per cent. for 984 months, 1740 per cent.
for 996 months, 1760 per cent. for 1008 months, 1780 per cent.
for 1020 months, 1800 per cent. for 1032 months, 1820 per cent.
for 1044 months, 1840 per cent. for 1056 months, 1860 per cent.
for 1068 months, 1880 per cent. for 1080 months, 1900 per cent.
for 1092 months, 1920 per cent. for 1104 months, 1940 per cent.
for 1116 months, 1960 per cent. for 1128 months, 1980 per cent.
for 1140 months, 2000 per cent. for 1152 months, 2020 per cent.
for 1164 months, 2040 per cent. for 1176 months, 2060 per cent.
for 1188 months, 2080 per cent. for 1200 months, 2100 per cent.
for 1212 months, 2120 per cent. for 1224 months, 2140 per cent.
for 1236 months, 2160 per cent. for 1248 months, 2180 per cent.
for 1260 months, 2200 per cent. for 1272 months, 2220 per cent.
for 1284 months, 2240 per cent. for 1296 months, 2260 per cent.
for 1308 months, 2280 per cent. for 1320 months, 2300 per cent.
for 1332 months, 2320 per cent. for 1344 months, 2340 per cent.
for 1356 months, 2360 per cent. for 1368 months, 2380 per cent.
for 1380 months, 2400 per cent. for 1392 months, 2420 per cent.
for 1404 months, 2440 per cent. for 1416 months, 2460 per cent.
for 1428 months, 2480 per cent. for 1440 months, 2500 per cent.
for 1452 months, 2520 per cent. for 1464 months, 2540 per cent.
for 1476 months, 2560 per cent. for 1488 months, 2580 per cent.
for 1500 months, 2600 per cent. for 1512 months, 2620 per cent.
for 1524 months, 2640 per cent. for 1536 months, 2660 per cent.
for 1548 months, 2680 per cent. for 1560 months, 2700 per cent.
for 1572 months, 2720 per cent. for 1584 months, 2740 per cent.
for 1596 months, 2760 per cent. for 1608 months, 2780 per cent.
for 1620 months, 2800 per cent. for 1632 months, 2820 per cent.
for 1644 months, 2840 per cent. for 1656 months, 2860 per cent.
for 1668 months, 2880 per cent. for 1680 months, 2900 per cent.
for 1692 months, 2920 per cent. for 1704 months, 2940 per cent.
for 1716 months, 2960 per cent. for 1728 months, 2980 per cent.
for 1740 months, 3000 per cent. for 1752 months, 3020 per cent.
for 1764 months, 3040 per cent. for 1776 months, 3060 per cent.
for 1788 months, 3080 per cent. for 1800 months, 3100 per cent.
for 1812 months, 3120 per cent. for 1824 months, 3140 per cent.
for 1836 months, 3160 per cent. for 1848 months, 3180 per cent.
for 1860 months, 3200 per cent. for 1872 months, 3220 per cent.
for 1884 months, 3240 per cent. for 1896 months, 3260 per cent.
for 1908 months, 3280 per cent. for 1920 months, 3300 per cent.
for 1932 months, 3320 per cent. for 1944 months, 3340 per cent.
for 1956 months, 3360 per cent. for 1968 months, 3380 per cent.
for 1980 months, 3400 per cent. for 1992 months, 3420 per cent.
for 2004 months, 3440 per cent. for 2016 months, 3460 per cent.
for 2028 months, 3480 per cent. for 2040 months, 3500 per cent.
for 2052 months, 3520 per cent. for 2064 months, 3540 per cent.
for 2076 months, 3560 per cent. for 2088 months, 3580 per cent.
for 2100 months, 3600 per cent. for 2112 months, 3620 per cent.
for 2124 months, 3640 per cent. for 2136 months, 3660 per cent.
for 2148 months, 3680 per cent. for 2160 months, 3700 per cent.
for 2172 months, 3720 per cent. for 2184 months, 3740 per cent.
for 2196 months, 3760 per cent. for 2208 months, 3780 per cent.
for 2220 months, 3800 per cent. for 2232 months, 3820 per cent.
for 2244 months, 3840 per cent. for 2256 months, 3860 per cent.
for 2268 months, 3880 per cent. for 2280 months, 3900 per cent.
for 2292 months, 3920 per cent. for 2304 months, 3940 per cent.
for 2316 months, 3960 per cent. for 2328 months, 3980 per cent.
for 2340 months, 4000 per cent. for 2352 months, 4020 per cent.
for 2364 months, 4040 per cent. for 2376 months, 4060 per cent.
for 2388 months, 4080 per cent. for 2400 months, 4100 per cent.
for 2412 months, 4120 per cent. for 2424 months, 4140 per cent.
for 2436 months, 4160 per cent. for 2448 months, 4180 per cent.
for 2460 months, 4200 per cent. for 2472 months, 4220 per cent.
for 2484 months, 4240 per cent. for 2496 months, 4260 per cent.
for 2508 months, 4280 per cent. for 2520 months, 4300 per cent.
for 2532 months, 4320 per cent. for 2544 months, 4340 per cent.
for 2556 months, 4360 per cent. for 2568 months, 4380 per cent.
for 2580 months, 4400 per cent. for 2592 months, 4420 per cent.
for 2604 months, 4440 per cent. for 2616 months, 4460 per cent.
for 2628 months, 4480 per cent. for 2640 months, 4500 per cent.
for 2652 months, 4520 per cent. for 2664 months, 4540 per cent.
for 2676 months, 4560 per cent. for 2688 months, 4580 per cent.
for 2700 months, 4600 per cent. for 2712 months, 4620 per cent.
for 2724 months, 4640 per cent. for 2736 months, 4660 per cent.
for 2748 months, 4680 per cent. for 2760 months, 4700 per cent.
for 2772 months, 4720 per cent. for 2784 months, 4740 per cent.
for 2796 months, 4760 per cent. for

[illegible]

on easy terms, no delay, no agents' commission.
E. H. STOREY, 71 E. Adams-street, Chicago.

TO LEND, \$5 to \$5000 personal security, down
to life, life policies, or to pay for instalments, in
interest, no fees. **J. G. REARD**, 40 Pitt-street, corner of
Park-street (over chemist's shop). Established 1874.

TRUST MONEY TO LEND on Mortgage, in small sums
on freehold security. - W. FINLAY, 100, Victoria Road, Glasgow.

MONEY TO LEND on Mortgage, in small sums, at
5% or 6% interest, on freehold security. - **W. FINLAY**, 100, Victoria Road, Glasgow.

A. J. S. & A. Bank, and other Deposits Bought & Sold.
J. R. North and Son, shareholders, P.O. box, 100, Victoria Road, Glasgow.

TRUST MONEY TO LEND, on freehold security, at 5% or 6% interest, no fees. - **J. G. REARD**, 40 Pitt-street, corner of Park-street (over chemist's shop). Established 1874.

TRUST FUNDS TO LEND on Mortgage, in small sums, at 5% or 6% interest, on freehold security. - **W. FINLAY**, 100, Victoria Road, Glasgow.

MONEY TO LEND, on good security, at low rates. Herald office.
PROPERTY, including land, buildings, and mortgages, for sale or security ample. Herald, Herald.
MONEY on Furniture or any security, at low rates. Herald office.
F. C. Willard, 12 Newtown rd., New Bedford.
GOOD GOLD and Copper Mine, small capital, big profits, good good space. Apply Prospectors' Club, 125 State St., Boston.
WANTED, also for 12 months, good security. Herald office.
INTEREST, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200, 202, 204, 206, 208, 210, 212, 214, 216, 218, 220, 222, 224, 226, 228, 230, 232, 234, 236, 238, 240, 242, 244, 246, 248, 250, 252, 254, 256, 258, 260, 262, 264, 266, 268, 270, 272, 274, 276, 278, 280, 282, 284, 286, 288, 290, 292, 294, 296, 298, 300, 302, 304, 306, 308, 310, 312, 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000, 1002, 1004, 1006, 1008, 1010, 1012, 1014, 1016, 1018, 1020, 1022, 1024, 1026, 1028, 1030, 1032, 1034, 1036, 1038, 1040, 1042, 1044, 1046, 1048, 1050, 1052, 1054, 1056, 1058, 1060, 1062, 1064, 1066, 1068, 1070, 1072, 1074, 1076, 1078, 1080, 1082, 1084, 1086, 1088, 1090, 1092, 1094, 1096, 1098, 1100, 1102, 1104, 1106, 1108, 1110, 1112, 1114, 1116, 1118, 1120, 1122, 1124, 1126, 1128, 1130, 1132, 1134, 1136, 1138, 1140, 1142, 1144, 1146, 1148, 1150, 1152, 1154, 1156, 1158, 1160, 1162, 1164, 1166, 1168, 1170, 1172, 1174, 1176, 1178, 1180, 1182, 1184, 1186, 1188, 1190, 1192, 1194, 1196, 1198, 1200, 1202, 1204, 1206, 1208, 1210, 1212, 1214, 1216, 1218, 1220, 1222, 1224, 1226, 1228, 1230, 1232, 1234, 1236, 1238, 1240, 1242, 1244, 1246, 1248, 1250, 1252, 1254, 1256, 1258, 1260, 1262, 1264, 1266, 1268, 1270, 1272, 1274, 1276, 1278, 1280, 1282, 1284, 1286, 1288, 1290, 1292, 1294, 1296, 1298, 1300, 1302, 1304, 1306, 1308, 1310, 1312, 1314, 1316, 1318, 1320, 1322, 1324, 1326, 1328, 1330, 1332, 1334, 1336, 1338, 1340, 1342, 1344, 1346, 1348, 1350, 1352, 1354, 1356, 1358, 1360, 1362, 1364, 1366, 1368, 1370, 1372, 1374, 1376, 1378, 1380, 1382, 1384, 1386, 1388, 1390, 1392, 1394, 1396, 1398, 1400, 1402, 1404, 1406, 1408, 1410, 1412, 1414, 1416, 1418, 1420, 1422, 1424, 1426, 1428, 1430, 1432, 1434, 1436, 1438, 1440, 1442, 1444, 1446, 1448, 1450, 1452, 1454, 1456, 1458, 1460, 1462, 1464, 1466, 1468, 1470, 1472, 1474, 1476, 1478, 1480, 1482, 1484, 1486, 1488, 1490, 1492, 1494, 1496, 1498, 15

Work suspended. Plans from INDIANAPOLIS.
VINTAGE CO., Ltd., 14 Moore-st., near G.F.O.
Opens Monday 7.30 am till 9 p.m.

BAKERS'—Good opening for Bakers, Bakers
Hotel, Perthmouth-road and New-st.,
handl. Splendid lots, very terms. W. J. DOUGLAS,
Moore-st., near G.F.O.

Bicycles Wanted and for Sale.

JAMES INSTITUTE for SALE, good order, 40 lbs
first-avenue, off Fore-st., S.H.

BICYCLE for SALE, cheap, no further use,
Elizabeth-st., Waterloo.

BICYCLE—Wanted, good second-hand MAJOR
State price, &c. Thos. Bartlett, Forth, Manx.

BICYCLE—Wanted, good second-hand MAJOR
State price, &c. Thos. Bartlett, Forth, Manx.

A BARGAIN—
—color, none, only 24. 26 Ozard-st., Padding-
WANTED, BICYCLE, 22 in. frame, Duxing type
chain, Apay Accelerator, Herald Office. Kinn-
A THERMORAILWAY STATION, NEXT RAIL-
—(ac. Block, on easy terms. Harale and Gorman
D UNLOCKED AT LAST—NEW SCHWING-
—splendid LOTS, handy to Newton railway sta-
and trams, from 45 the foot, easy terms. Torrens and
Worthington, 115 Flate from INTERMEDIAL IN-
VESTMENT (CO.) Ltd., 14 Moore-street, near O.P.O.
Open Monday Evenings till 9.

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